

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Valandra N DeBow-Jones

Debtor(s)

Case No. 16 B 17934

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/28/2016.
- 2) The plan was confirmed on 10/05/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/10/2017.
- 5) The case was Dismissed on 05/22/2017.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,268.00
Less amount refunded to debtor	\$14.84

NET RECEIPTS: \$5,253.16

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$231.49
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,731.49

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT Security Services	Unsecured	1,690.38	NA	NA	0.00	0.00
American InfoSource LP as agent for Dire	Unsecured	548.63	548.63	548.63	0.00	0.00
AT&T Telecom/LVNV	Unsecured	309.65	NA	NA	0.00	0.00
Bank of New York Mellon	Secured	241,749.03	237,769.22	237,769.22	0.00	0.00
Bank of New York Mellon	Secured	0.00	39,655.74	0.00	0.00	0.00
Check N Go	Unsecured	1,874.38	NA	NA	0.00	0.00
Chicago Sports Orthopedics	Unsecured	472.22	NA	NA	0.00	0.00
Christy Webber Landscape	Unsecured	900.00	NA	NA	0.00	0.00
City of Chicago Department of Water	Secured	376.14	779.00	376.14	376.14	0.00
City of Chicago Department of Water	Unsecured	NA	402.86	402.86	0.00	0.00
Comcast Lansing	Unsecured	650.00	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	172.52	300.45	300.45	0.00	0.00
Department Of Education	Unsecured	73,255.69	82,488.89	82,488.89	420.03	0.00
Educational Credit Management Corp	Unsecured	13,793.62	25,045.35	25,045.35	127.53	0.00
HSBC/Capital One	Unsecured	745.00	NA	NA	0.00	0.00
Illinois Student Assistance Commission	Unsecured	79,581.28	80,741.40	80,741.40	411.14	0.00
National Louis University	Unsecured	671.00	NA	NA	0.00	0.00
National Student Loan	Unsecured	6,624.17	NA	NA	0.00	0.00
Northwestern Medicine	Unsecured	734.95	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	1,186.12	2,347.16	2,347.16	11.95	0.00
Peoples Gas Light & Coke Co	Unsecured	2,744.46	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	785.84	785.84	785.84	0.00	0.00
Portfolio Recovery Associates	Unsecured	643.00	745.00	745.00	0.00	0.00
U.S. Bankruptcy Court	Unsecured	150.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	9,254.11	10,486.16	10,486.16	53.40	0.00
USA Funds MCE 2148	Unsecured	22,087.42	23,857.03	23,857.03	121.48	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$237,769.22	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$376.14	\$376.14	\$0.00
TOTAL SECURED:	\$238,145.36	\$376.14	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$227,748.77	\$1,145.53	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,731.49</u>
Disbursements to Creditors	<u>\$1,521.67</u>
TOTAL DISBURSEMENTS :	<u>\$5,253.16</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/27/2017

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.